

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	23.2	15.3	14.8	12.7	11.1	10.6	16.5
Second Quintile	17.6	12.0	9.4	9.9	9.3	9.4	11.0
Third Quintile	13.9	10.6	7.9	8.8	8.1	8.2	9.3
Fourth Quintile	9.8	9.4	6.8	7.6	7.1	6.7	7.8
Fifth Quintile	5.6	7.6	6.0	6.6	5.8		6.0
Total	12.3	11.3	8.8	9.1	8.3	8.8	8.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	9.5	3.7	5.9	5.3	3.4	4.0	5.8
Second Quintile	4.0	2.9	2.3	2.9	2.6	2.7	3.0
Third Quintile	2.7	1.9	1.6	1.9	1.6	1.9	1.9
Fourth Quintile	1.4	0.9	0.9	1.2	1.3	1.2	1.2
Fifth Quintile	0.1	0.3	0.4	0.6	0.8		0.4
Total	3.5	2.2	2.7	2.7	2.1	2.8	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	5.1	2.5	4.1	3.1	4.2	2.9	3.8
Second Quintile	1.6	1.3	2.3	2.4	1.9	2.1	2.1
Third Quintile	0.6	0.9	1.5	1.8	1.4	1.6	1.3
Fourth Quintile	0.2	0.5	0.6	1.2	0.9	0.8	0.7
Fifth Quintile	-0.2	0.3	0.2	0.5	0.5		0.2
Total	2.0	1.3	2.1	1.9	2.0	1.9	1.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Loss Reserves / Delinquent Loans by Quintile* **State Chartered Credit Unions**

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	413.5	520.3	1,327.6	428.4	269.4	181.6	826.8
Second Quintile	102.2	194.8	159.6	183.3	191.6	140.6	179.8
Third Quintile	62.0	91.9	128.2	132.6	127.0	107.4	115.7
Fourth Quintile	32.7	55.2	105.0	90.1	100.2	87.5	76.2
Fifth Quintile	19.6	33.1	67.5	52.5	56.0		36.1
Total	54.4	88.6	116.3	102.2	128.1	109.2	111.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	425.2	491.2	776.3	734.1	855.6	733.1	783.8
Second Quintile	38.6	331.7	495.6	501.2	729.3	541.7	491.1
Third Quintile	0.0	219.1	271.3	383.2	572.8	444.8	326.4
Fourth Quintile	0.0	136.1	125.8	279.9	425.8	255.8	171.6
Fifth Quintile	0.0	55.5	77.3	135.8	240.9		33.2
Total	81.8	241.1	307.5	387.2	513.8	482.9	463.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	45.4	71.6	79.8	76.9	81.0	83.3	80.3
Second Quintile	8.0	57.2	64.9	61.6	72.2	74.0	64.8
Third Quintile	0.0	42.3	48.0	54.4	66.5	61.2	50.9
Fourth Quintile	0.0	29.8	27.0	47.1	55.0	45.9	33.6
Fifth Quintile	0.0	14.2	10.8	27.9	36.3		7.1
Total	18.3	48.1	44.4	55.4	60.9	68.5	64.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	∞	6.1	8.5	6.2	4.5	4.6	8.7
Second Quintile	∞	1.7	2.2	3.2	2.9	2.9	3.5
Third Quintile	∞	0.0	0.9	2.0	1.6	1.6	1.7
Fourth Quintile	9.4	0.0	0.2	0.9	1.1	0.8	0.5
Fifth Quintile	0.4	0.0	0.0	0.2	0.2		0.0
Total	2.2	2.3	3.3	3.1	2.1	3.0	2.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	97.5	189.2	233.1	211.2	381.9	221.6	267.4
Second Quintile	5.0	112.5	120.0	161.7	241.3	162.8	145.5
Third Quintile	0.0	53.8	89.3	113.4	146.6	83.8	86.2
Fourth Quintile	0.0	25.5	53.0	73.2	99.7	69.6	42.3
Fifth Quintile	0.0	6.6	10.1	37.6	33.0		4.8
Total	22.7	75.5	88.4	106.1	153.6	128.6	127.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	∞	87.9	91.5	58.8	50.4	42.0	88.5
Second Quintile	∞	55.4	47.1	41.2	35.2	34.0	50.6
Third Quintile	∞	35.9	28.7	32.1	24.0	23.9	34.1
Fourth Quintile	88.5	21.8	15.8	21.3	20.7	12.9	20.6
Fifth Quintile	19.9	6.6	6.1	12.1	12.7		8.3
Total	27.8	31.3	28.8	27.4	29.9	26.6	27.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	0.0	24.6	265.8	162.9	206.0	240.5	205.1
Second Quintile	0.0	0.0	51.1	65.4	108.1	135.3	46.5
Third Quintile	0.0	0.0	1.1	8.9	73.0	40.8	1.5
Fourth Quintile	0.0	0.0	0.0	0.3	24.1	2.9	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	3.4		0.0
Total	0.0	9.0	51.3	42.4	72.1	89.1	75.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	∞	12.5	34.0	34.5	26.8	35.0	38.7
Second Quintile	∞	0.2	13.7	13.2	16.2	23.2	17.1
Third Quintile	∞	0.0	0.2	2.1	12.1	8.6	2.9
Fourth Quintile	0.0	0.0	0.0	0.1	6.0	1.2	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	1.3		0.0
Total	0.0	3.7	16.7	11.0	14.0	18.4	16.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	0.0	10.5	77.6	46.9	58.8	43.3	57.0
Second Quintile	0.0	2.6	12.0	15.5	29.0	24.6	12.9
Third Quintile	0.0	0.0	0.0	8.7	17.8	7.8	3.7
Fourth Quintile	0.0	0.0	0.0	4.2	8.5	2.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.2	2.1		0.0
Total	0.0	5.2	14.4	17.0	18.4	21.0	19.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	∞	99.7	96.2	90.0	82.7	72.1	99.7
Second Quintile	∞	78.3	70.6	70.8	66.2	53.5	78.8
Third Quintile	∞	53.6	50.4	54.6	53.3	33.7	56.8
Fourth Quintile	100.0	26.6	36.1	37.7	41.5	16.0	36.5
Fifth Quintile	40.9	4.7	9.5	15.6	23.4		9.5
Total	29.2	41.6	46.6	50.5	49.4	46.0	47.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	∞	98.7	90.5	84.4	76.6	79.0	96.6
Second Quintile	∞	79.6	63.9	62.3	58.5	60.7	74.9
Third Quintile	∞	53.2	49.6	45.4	46.7	42.5	51.7
Fourth Quintile	78.8	26.5	29.4	29.2	33.8	25.1	31.1
Fifth Quintile	0.0	4.1	3.8	10.0	17.3		7.0
Total	70.8	58.4	53.4	49.5	50.6	54.0	52.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	0.0	119.7	182.9	253.9	315.0	184.2	263.4
Second Quintile	0.0	28.1	28.6	84.3	110.2	97.3	70.0
Third Quintile	0.0	0.0	1.2	18.5	80.4	63.7	9.9
Fourth Quintile	0.0	0.0	0.0	1.0	42.6	13.8	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	7.3		0.0
Total	0.0	39.7	43.5	85.0	97.9	98.3	93.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	61.8	33.9	554.4	276.4	498.3	164.3	357.2
Second Quintile	0.0	0.6	218.5	171.3	139.9	101.9	94.8
Third Quintile	0.0	0.0	32.4	86.1	78.0	52.6	16.6
Fourth Quintile	0.0	0.0	0.4	19.7	27.9	7.0	0.0
Fifth Quintile	0.0	0.0	0.0	1.0	2.7		0.0
Total	11.1	27.1	134.9	110.0	130.5	85.2	97.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Asset Growth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	17.6	13.6	21.5	18.8	23.0	11.1	20.4
Second Quintile	1.8	7.8	6.7	8.7	10.2	2.7	8.1
Third Quintile	-2.9	4.8	1.7	3.2	4.0	-4.4	2.9
Fourth Quintile	-5.0	1.4	-4.3	-0.8	-0.5	-9.3	-2.4
Fifth Quintile	-12.3	-4.7	-11.0	-6.7	-13.2		-10.1
Total	-1.6	4.7	1.7	3.8	3.0	3.4	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	0.3	0.4	1.1	0.7	0.6	0.6	0.8
Second Quintile	-0.5	-0.5	-0.6	-0.1	-0.2	-0.2	-0.3
Third Quintile	-0.8	-0.9	-1.3	-0.8	-0.6	-0.6	-0.8
Fourth Quintile	-1.4	-1.8	-1.7	-1.7	-1.0	-2.2	-1.6
Fifth Quintile	-4.6	-2.9	-2.8	-2.7	-2.7		-3.3
Total	-1.5	-1.2	-1.1	-0.9	-0.8	-0.3	-0.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Interest Margin by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	5.8	4.7	5.1	4.4	4.4	3.6	4.8
Second Quintile	4.5	4.0	4.3	3.8	3.6	3.3	3.9
Third Quintile	4.0	3.7	3.6	3.5	3.3	3.0	3.5
Fourth Quintile	3.2	3.2	3.0	3.3	2.9	2.6	3.1
Fifth Quintile	2.6	2.6	2.3	2.5	2.3		2.4
Total	4.1	3.7	3.7	3.5	3.4	3.1	3.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	1.6	2.6	12.4	6.2	5.9	5.7	7.3
Second Quintile	-2.4	-4.2	-5.4	-1.1	-2.8	-1.8	-2.4
Third Quintile	-5.4	-8.8	-16.1	-9.2	-6.9	-6.5	-7.9
Fourth Quintile	-11.7	-14.9	-20.8	-18.5	-12.8	-29.2	-16.3
Fifth Quintile	-56.3	-27.7	-33.5	-34.4	-39.1		-40.8
Total	-11.5	-9.8	-11.8	-9.3	-9.5	-3.6	-6.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	56.7	38.5	42.0	37.2	30.5	24.2	41.9
Second Quintile	36.4	28.8	25.0	28.9	18.5	18.8	27.6
Third Quintile	30.1	21.9	20.2	17.9	14.9	14.5	19.7
Fourth Quintile	24.6	16.8	16.8	13.3	11.5	9.7	14.9
Fifth Quintile	14.1	11.0	9.8	8.0	8.5		8.4
Total	28.3	22.6	22.5	21.5	17.2	18.7	19.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Long-Term Assets / Total Assets by Quintile* **State Chartered Credit Unions**

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	14.5	33.6	44.3	50.6	50.5	44.9	48.6
Second Quintile	7.4	27.0	28.8	36.8	38.9	34.5	32.6
Third Quintile	3.0	22.1	21.0	29.2	34.3	29.3	25.5
Fourth Quintile	0.9	14.3	13.3	21.7	30.1	22.5	15.3
Fifth Quintile	0.8	5.4	5.2	11.3	22.7		4.3
Total	6.1	20.9	22.5	32.2	34.5	34.8	33.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Loss Reserves / Last 12-Month Net Charge-Offs by Quintile* **State Chartered Credit Unions**

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	2,606.3	440.7	1,021.5	247.1	267.5	225.4	1,025.5
Second Quintile	180.9	198.8	222.3	177.5	168.0	177.3	188.3
Third Quintile	53.2	151.9	155.5	146.8	149.2	136.5	147.4
Fourth Quintile	38.8	117.1	126.6	121.9	125.8	113.5	116.7
Fifth Quintile	-291.2	80.5	100.2	97.0	96.0		-698.0
Total	93.5	142.7	141.5	136.8	125.8	150.1	142.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Margin by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	7.1	6.1	6.7	6.0	6.9	5.3	6.5
Second Quintile	5.5	5.1	5.8	5.3	5.2	4.5	5.3
Third Quintile	4.2	4.6	5.1	4.9	4.5	3.9	4.6
Fourth Quintile	3.2	3.8	3.7	4.4	4.1	3.3	3.9
Fifth Quintile	2.7	2.8	2.6	3.4	3.1		2.7
Total	4.8	4.6	4.9	4.9	4.9	4.2	4.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	163.2	115.6	132.8	99.1	87.3	71.9	123.4
Second Quintile	120.7	99.9	91.7	84.1	76.6	60.6	90.4
Third Quintile	99.7	86.1	82.5	72.0	66.2	50.8	78.9
Fourth Quintile	91.6	78.0	71.3	65.1	59.8	41.4	66.9
Fifth Quintile	78.5	69.7	52.3	56.1	56.7		52.6
Total	97.6	88.3	76.3	72.8	67.3	55.1	61.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2009

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	20	44	20	47	20	19	170
First Quintile	1.4	2.1	16.1	18.2	15.8	18.5	16.1
Second Quintile	0.0	0.0	0.0	4.8	2.5	10.7	2.0
Third Quintile	0.0	0.0	0.0	0.4	1.2	4.3	0.0
Fourth Quintile	0.0	0.0	0.0	0.0	0.1	0.5	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0		0.0
Total	0.4	0.8	2.8	5.6	3.4	9.0	7.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups